This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

+ *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.

+ *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.

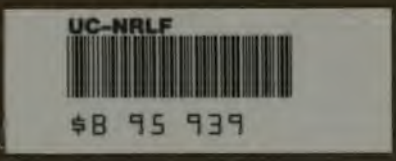
+ *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.

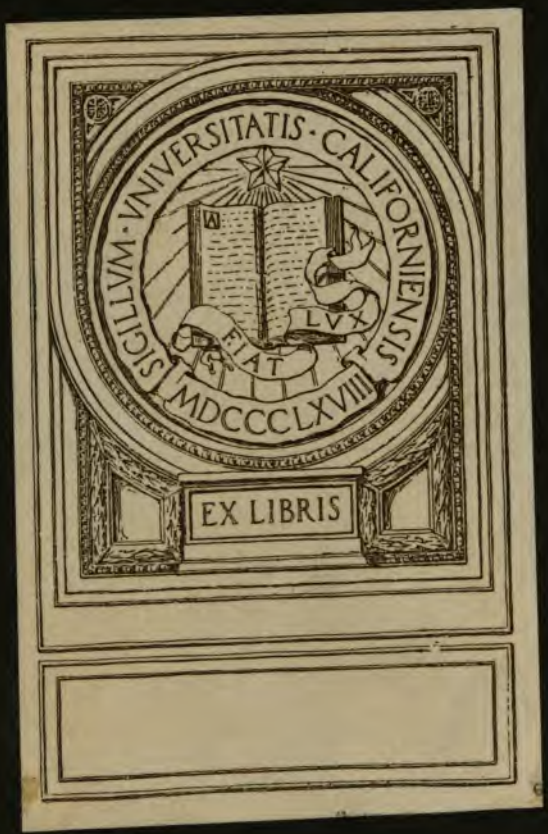
+ *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at `http://books.google.com/`

HD
6073
B32U88




SIGILLVM · VNIVERSITATIS · CALIFORNIENSIS
FIAT LVX
MDCCCLXVIII
EX LIBRIS

UNIV. OF CALIFORNIA
GIFT
MAR 27 1919

WOMEN IN BANKING
IN THE
CITY OF MINNEAPOLIS

Complimentary Copy

LIBRARY
OF THE
UNIVERSITY
OF
CALIFORNIA

PUBLISHED BY
THE VOCATIONAL INFORMATION SERVICE
OF THE
WOMAN'S OCCUPATIONAL BUREAU
204 TRANSPORTATION BLDG.
MINNEAPOLIS

UNIV. OF
CALIFORNIA

UNIV. OF
CALIFORNIA

WOMEN IN BANKING IN THE CITY OF MINNEAPOLIS

OCCUPATIONAL BULLETIN NO. 1

Published by
The Vocational Information Service
of the
Woman's Occupational Bureau
204 Transportation Building
Minneapolis

Price, Twenty-five Cents

UNIV. OF CALIFORNIA

HD6073
1324 68

Copyright, January, 1919
Merle Higley and
Woman's Occupational Bureau

9 F C

TABLE OF CONTENTS

I. Introduction.

II. The Effect of the War on Employment in Banks.

III. The Inside of a Bank.

IV. What Women Do in Minneapolis Banks.
Section I. General Clerical Work.
Section II. General Mechanical Work.
Section III. Specialized Mechanical Work.
Section IV. Specialized Technical and Professional Work.

V. Replacement.

VI. Professional Opportunities in Banks.

CHARTS

1. Department Chart.

2. Table A—Classification of Work by Wage and Age, Women Employed as *Clerks.*

3. Table B—Classification of Work by Wage and Age, Women Employed as *Typists.*

4. Table C—Classification of Work by Wage and Age, Women Employed as *Adding Machine Operators.*

5. Table D—Classification of Work by Wage and Age, Women Employed as *Telephone Operators.*

6. Table E—Classification of Work by Wage and Age, Women employed as *Bookkeepers.*

7. Table F—Classification of Work by Wage and Age, Women Employed as *Stenographers.*

8. Table G—Classification of Work by Wage and Age, Women Employed as *Tellers.*

9. Occupational Distribution of Women in Minneapolis Banks.

593293

UNIV. OF
CALIFORNIA

PREFACE

The tables presented in this report were compiled from data collected in the Industrial Survey of Women Employed Outside the Home under the auspices of the State Council of National Defense, the Minnesota Public Safety Commission, and the Department of Labor and Industries, with the local cooperation of the Woman's Occupational Bureau, the Civic and Commerce Association, the Committee on Women in Industry, the Council of National Defense, and numerous other agencies and individuals. Every bank, but one, employing women in any capacity cooperated in giving the information requested between the period of July 1 to October 1, 1918. This included data in regard to name, address, wage, age, occupation, nationality, and marital condition of every woman employee, in addition to hours of work, sanitary conditions and replacement. The following banks having the largest number of employees cooperated by returning the schedules complete without the assistance of an investigator:

Farmers & Mechanics Savings Bank,
Northwestern National Bank,
First & Security National Bank,
Metropolitan National Bank,
Minnesota Loan & Trust Co.,
Midland National Bank,
Federal Reserve Bank of Minneapolis.

Acknowledgement should be made to Miss Jeanette Eaton for the use of certain material from a report on office work in banks which was part of the Minneapolis Vocational Education Survey in 1915. The major portion of the general information embodied in this bulletin has been contributed by officials of the various banks and it is only through their courteous and continuous cooperation and consideration that its publication has been made possible.

January, 1919.

MERLE HIGLEY, Director,
Vocational Information Service.

I. INTRODUCTION

The banking business of Minneapolis is conducted through three general types of institutions: national and state banks doing a commercial business; savings and trust companies; and firms dealing in bonds and commercial paper. There are about fifty banks doing a straight commercial business; six large ones, employing from 35 to 400 people each, being located downtown, the remainder being neighborhood banks with a small number of employees in each. In these six large banks and the Federal Reserve Bank, 646 men and 532 women were employed at the time of this study, 174 men and 103 women being employed in the forty or more small institutions scattered through the city. The great majority of the women in banks are single, native-born, and live at home. About eight small banks have no women employees.

To boys seeking a gentlemanly occupation, employment by banks has possessed prestige and glamour. Girls, with no previous training for clerical work other than a high school education, and, prior to the war, having no thought of self-support, also seek employment in banks as a high-grade means of livelihood. The majority have no conception of the kinds of work performed in banks, of the training required to become an efficient member of the organization, or of the large amount of detailed routine clerical work which must be accurately done with speed and persistence for some period of time before promotion in salary or change of position can occur. The excellent environment and organization of local banks, together with the seeming ease, assurance, and celerity with which the machinery moves, does not reveal this to the casual observer.

The major portion of clerical work in banks that is done by beginning workers varies little in interest or content from that of clerical workers in public utility companies who enter toll charges in ledgers, figure rates on gas and electric power, sort bills, toll checks, and transfers, or post items on an adding machine for railroads or other large corporations. The consistent performance of such clerical detail trains the worker in concentration, speed, and accuracy, which, provided he has the necessary minimum educational training, gives him a foundation of habitual facility upon which his promotion to other more responsible positions may be based.

The general qualifications for workers entering the banking business with a view to promotion is preferably a high school education, mathematical ability, legible penmanship, alertness, adaptability, and excellent character.

Ample opportunity for advancement is offered by all banks to their ambitious employees, both boys and girls. Since even persons contemplating work in a bank as a career know so little of the variety of work done in different departments in large banks, of the minimum qualifications necessary for efficient service in such work, and of the opportunities for training in business and advancement in a profession, the publication of such information is deemed valuable. This bulletin will attempt to describe the effects of the war on employment in local banks; to tell what kind of work is done by each department in a bank and its relation to the other departments; to give specific occupations of women in these various departments, together with their wage and age; and to discuss their opportunities for promotion. It may to some extent clarify the vocational choice of those contemplating banking as an occupation, and also be of some value to those in the banking profession as a fairly representative picture of a large portion of their working staff.

II
The Effect of the War on Employment in Banks.

The largest withdrawal of men workers from a single kind of business through enlistment and draft immediately following our declaration of war, was from the banks of the city. Two-thirds of the male employees were between the ages of twenty-one and thirty-one. About ninety per cent of the total employees of the banks were men, women being employed as telephone operators, stenographers, ladies' tellers, typists, and in clerical work of various kinds. In Minneapolis banks probably not more than twenty women in April, 1917, held positions of responsibility such as private secretaries, managers or assistant managers of departments, and tellers. Fifteen months later, we find that over forty per cent of the employees of banks are women, more than eighty of whom are employed as private secretaries, tellers, managers and assistant managers, and stenographers, receiving a salary of $25 a week and more, an increase of more than three hundred per cent in vocational opportunity for women. The minimum wage paid any woman in a bank is $8.00 a week, the maximum is $60.00 a week, and the average weekly wage at the time of this study was $15.50.

Two of the largest banks in the city previously not employing women to any extent added about three hundred women to their staff during the months June-September, 1917. The problems of readjustment were many. Standards for the employment of boys and men had been carefully worked out and applied, as each messenger boy hired by a bank was, in the eyes of the employing official a potential executive officer. Girls employed were at first not so considered, being regarded as only temporary substitutes in the majority of cases and, as the substitution had to be made rapidly and in comparatively large numbers, there was not the opportunity to exercise the same standards of qualifications and selection of women workers which the banks have learned through the experience of this last year to establish. Then, too, girls with no previous working experience of any nature were placed in the out-of-town, statement, transit, bookkeeping, and exchange departments in which boys had never been placed without either experience in clerical work in other lines of business, or, in the majority of cases, through promotion from the position of messenger where they had had the opportunity to learn something of the functions of the different departments, and the methods of work in the banking business.

Naturally, it was found that a larger force was needed to accomplish the same amount of work which had formerly been done by a smaller number of men. For a time, eight women were doing the work formerly done by three men in one of the out-of-town departments, listing and proving deposits, and sorting checks for the different departments. In the statement and transit departments, on machine work, fifteen girls at $40 a month would take the place of nine men at $50 a month. However, most of these girls had not worked before and had to learn to operate the machines, whereas the men had advanced to this work after a year and a half to two years of experience in the bank, during which time they had operated the machines. Again,

in the exchange department, three girls were needed to take the place of two men. Also, the introduction of a larger number of women workers into an organization hitherto composed almost entirely of men, caused changes in hours and methods of work, in conditions of employment, and in powers and duties of department heads. Some men in executive positions had never directed women employees before, and, consequently found that questions of discipline, co-operation and assignments of work were sometimes too arbitrary and ill-considered. New policies had to be established for the instruction of various departments by the bank officials. Special locker rooms, rest room, and lunch room facilities were needed, and the same confidential information concerning the social history of men employees required by every bank was found necessary for the women employees.

The vocational disabilities of women employees in the banks during this first period of readjustment of bank machinery and viewpoint to their entrance seemed to be

1. Failure to concentrate on work they were doing.
   a. Tendency to visit with each other. The majority lacked the discipline of previous work experience.
2. Inability to stand the pressure of increased work which had to be accurately finished in a short period of time at the end of the month. The girls made mistakes, became nervous, and could not speed up on the machines. The discipline of previous work and perhaps a supervision of work at speeding periods which arranged for proper rest intervals, with fresh ventilation and good light, might correct this condition to some extent.

The employing officials in the banks have also learned that a longer teaching period is perhaps necessary for the girl than for the boy with his previous familiarity with banking procedure. They also know that persons with no previous working experience cannot be economically introduced into certain departments. For example, work on bookkeeping machines which have been introduced so largely since the war to do the ledger work formerly done by men, requires girls of experience and maturity in order to turn out the necessary amount of work. This discrimination of the officials as to the proper selection and placing of their women workers has reduced considerably the disproportion of girls to men on the same amount of work, but the fact remains that in some departments, notably the transit, where the pressure is most severe, the same number of girls do not accomplish the same amount of work formerly done by an equal number of men.

After over a year's experience in assimilating this large new group of workers with differences of temperament, habits, and work experience, the banks are retaining women, as part of their permanent working force, not to be eliminated to any great extent after the war, and they are recognized as a source of supply for promotion to positions of responsibility and salary.

III

The Inside of a Bank

Most large banks have the same general organization and work in the proof, statement, and transit departments. A general description of the *functions of these departments* and the *kind of work done in them,* together with the *duties of a messenger* in a bank, gives a foundation for indicating the *qualifications* and *training* necessary for promotion to the *departments handling* the more *technical financial work.* The chart tries to show the general relation of departments where entering workers are employed to the more specialized departments to which they may hope to advance. No single bank has this exact organization. Debit, exchange, credit, and various other departments vary according to the individual bank and are therefore not indicated.

The lowest entering position in a bank is that of *messenger.* The duties of a messenger vary considerably. He first takes charge of the mailing, taking mail to and from the postoffice, morning and night. On returning the mail to the bank in the morning, he is sent around the business district to a regular number of firms to collect drafts, to deliver coupons, bonds, notes, real estate papers, returned checks, and various other classes of paper which it is necessary to present for payment each day.

While doing this, he has an opportunity to learn the location and kinds of business carried on by different firms, and something of their business methods. If he is observant, he acquires much information as to sources of supplies for commodities purchased by merchants in the town.

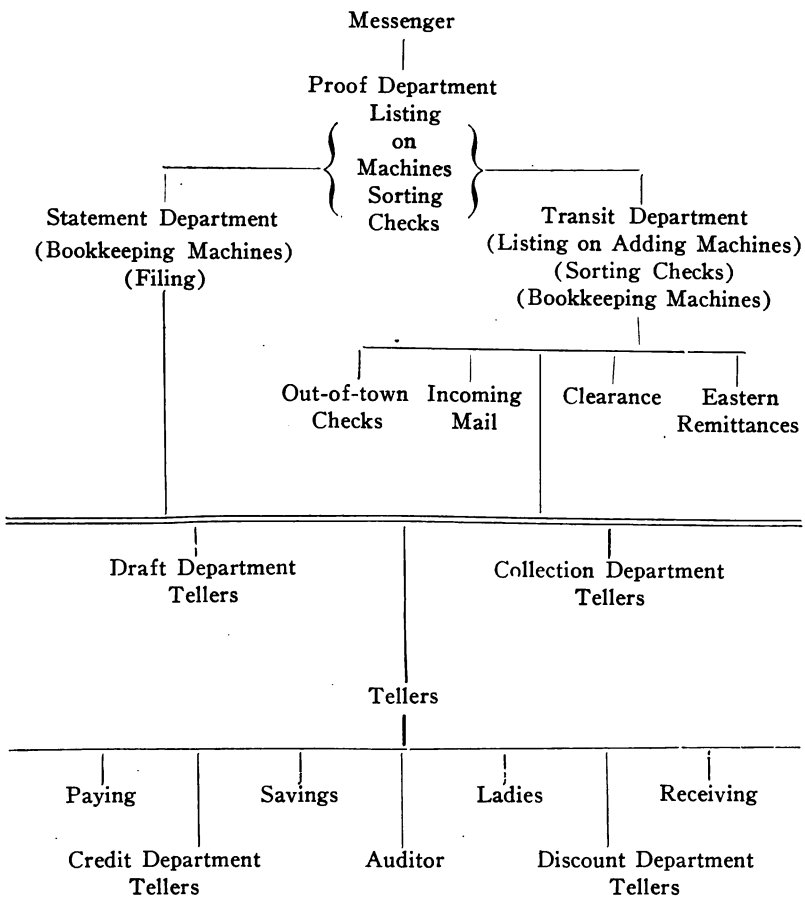
When a draft is presented by a messenger, a request is made by him for payment. If payment is refused, a reason is given. If the drawee desires the item to be held, that statement is made. In case of payment, the messenger secures from the customer a check drawn on a Minneapolis bank dated the same day that the item is presented.

Besides this principal duty, the messengers take care of returned checks to clearing house banks, notify drawees of items which are outside the messenger zone by telephone, write return letters for items that have been refused, and list, in the proof department, deposits, checks and drafts collected during the day.

Girls are being employed almost wholly on inside messenger work for tellers and in the transit department. About fifty girls are now working as outside messengers. *Office boys* are also employed for the service of officers and department heads. The office boy acquires perhaps more general information about the departments and inside business of the bank than does the messenger, but, in order to enter the regular line of promotion he must usually become a messenger and learn the detail routine of that position.

After a messenger has worked three to nine months he may be promoted to the proof, statement, or transit department. In the *proof department* deposits are listed and proved on adding machines and checks are sorted for various departments.

Department Chart



The *statement department* deals with town and bank business since it handles *depositors accounts.* The statement clerks prepare statements of the depositor's account every month. Checks drawn against the accounts as well as the deposits are listed on bookkeeping machines, and summed up to obtain the final balance. The balance sheet, together with the cancelled checks, are filed in an envelope bearing the depositor's name to be presented at his request.

Ledger clerks post the deposits and withdrawals of each customer. Ledgers in which the customers' names are printed alphabetically are divided among the clerks who are all doing exactly the same work. Individual ability is demonstrated in this work not only by the accuracy and speed with which it is performed, but also in initiative in calling the attention of officers to any unusual condition of the depositor's account.

The work of the *Transit Department* consists in the *listing* and *collection* of checks deposited to the credit of customers of the bank which are either drawn against other local banks or against out-of-town banks, and the *listing* and *payment* of checks drawn against customers' accounts. All checks received from Eastern or Western firms in payment for local purchases, those deposited by country banks, and individual and local checks deposited or drawn against the bank by customers are first listed with the amount and name of the individual or bank depositing the check.

Checks drawn against local banks are handled in the *clearance division;* checks on out-of-town banks are generally divided into *Eastern remittances* and other *out-of-town* checks and handled separately.

In the *clearance division* two classes of checks are handled: those deposited to the credit of customers of the bank and drawn against other local banks, and those drawn against individual accounts in the bank. The first are sorted according to the banks they are drawn against, listed and totaled on adding machines for each bank. These checks are then taken each morning at eleven o'clock to the clearing house where they are paid.

Checks received by the bank drawn against individual and bank customers' accounts come from two sources, departments within the bank and from the clearing house from other banks when they have been deposited. These checks are also listed and totaled on adding machines and then sent to the bookkeeping department where they are charged against customers' accounts on bookkeeping machines.

Out-of-town and *Eastern remittance* checks are sorted according to the banks, listed on adding machines, and itemized in collection letters sent out daily to these banks for settlement of checks drawn against them.

The work in this department varies a great deal and, while working here, one secures a good general idea of the routine of all checks that come in and go out of the bank. Since practically all this work is done by adding machines, clerks in this department gain great speed on the machine and accuracy in work, as the items must be correct before they leave the bank. In addition, they become familiar with the method of settling clearings at eleven o'clock, at which time the Minneapolis Clearing House Association

exchange their checks. The period of employment in this department varies between twelve and eighteen months.

Clerks experienced in these departments become familiar with the general kinds of detail work in a large bank, and may be placed on a *bookkeeping* job. In several banks ledgers are kept on bookkeeping machines, and the replacement of men by women, together with the normal increase of business, and that incident to the Liberty Loans, has caused the introduction of a large number of bookkeeping and adding machines in the bigger banks. The clerk's principal duty is to post the debits on the debit side of the account and the credits on the credit side. The machine automatically adds and subtracts so that a good deal of the mental calculation which was required before, has been mechanically eliminated. However, in order to run such a machine efficiently, a person must have a clear knowledge of bank work, mathematical ability, and intelligence above the average. These machines are also used in the statement and transit departments.

From the bookkeeping machine a clerk may be promoted to an *assistant teller,* where he would come in contact with the handling of money, study of signatures of customers, the receiving of deposits, and the paying of money.

If a bookkeeper is not promoted to paying or receiving teller, he might be placed in a department like the city or country collections, the discount or collateral, the draft teller or savings department, the currency or salvage departments, or various other teller positions, which are always open for an efficient bookkeeper.

The work carried on in the discount, draft, collection and audit departments is more technical in nature. Usually men spend several years before advancing to clerical work in these departments.

IV

What Women Do in Minneapolis Banks

All of the various kinds of work which is done in banks may be generally described as clerical. Some work such as that of managers of departments, tellers, private secretaries, or law clerks, is technical and professional, some such as stenographer, bookkeeper, typist, addressograph operator, adding machine and telephone operator, is specialized and mechanical, while the work done by a comparatively large proportion of the employees is described as that of clerk in a given department.

About 265 of the 635 women employed in the banks of the city are doing work which does not to any extent involve experience on any machine. *Section* 1. General Clerical Work:

TABLE A

Classification of Work by Wage and Age, Women Employed as *Clerks.*

Age	Weekly Wage												
	under											over	
	8 00	8-10	10-12	12-14	14-16	16-18	18-20	20-25	25-30	30-35	35-40	40	Total
16-18			4	1									5
18-20		1	27	10	1								39
20-22			28	16	4		1	1					50
22-24		1	12	19	7	2							41
24-26			9	6	6	2	3	3					29
26-28			3	3	4	2	2	1					15
28-30			1	2	1		1	3					8
30-35			3	3	3	3	1	4	1				18
35-40			1	1		1	1	1		1			6
40-45			1				1		1			1	4
over45				1	1		2	1					5
Total		2	89	62	27	10	12	14	2	1		1	220

Almost *seventy per cent* of these clerks are *under twenty-six* years of age and receive *less than* $16 *a week,* the majority being between the ages of twenty and twenty-four. The entering wage of most women workers in banks is $10 a week, and the lowest age is eighteen. This, in the majority of cases, means that these girls have just finished high school and have had no previous business experience. The group of girls between twenty and twenty-four who are receiving $10-$14 a week is also largely one which has had no previous work experience prior to their entering into banks from June, 1917, to the date of this study. We also find in the wage group, $10-$14 a week, slight evidence of the entrance of the woman over thirty into employment for the first time.

The banks have more specifically described the work done by other clerks in the following list:

Sorting mail	1
Messenger	1
Counting currency	1
Statistical clerk	1
Bond clerk	2
Advising clerk	2
Analysis clerk	2
Liberty Loans clerk	3
Statement clerks	3
Recording clerks	3
Exchange clerks	4
Sorting clerks	7
Transit clerks	6
File clerks	7
Checking bond deliveries	1
Law clerk	1
	45

Doubtless many others of the workers described only as clerks are doing one or more of the above mentioned things, their duties being too miscellaneous in character to describe succinctly.

A small group of the clerks, sixteen per cent, are over *twenty-four* years of age, and are receiving $16 *a week or more,* indicating either that they have had other clerical experience before entering the bank or have advanced to these salaries since April, 1917, as probably not five of these thirty-six were then employed as clerks at more than $16 a week.

When we consider the ante-bellum wage and age of the boy entering a bank in the lowest position at $25 to $30 a month at eighteen years of age and that the majority of men employed in banks only advanced to $1,000 a year in salary after employment for three or four years, we find that women, though entering at a little higher age, have also *entered* at a higher wage.

Section 2. General mechanical work.

Typists are employed in the Transit Department at the following wage:

TABLE B

Classification of Work by Wage and Age, Women Employed as *Typists.*

Age	under	Weekly Wage									over	
	8 00	8-10	10-12	12-14	14-16	16-18	18-20	20-25	25-30	30-35	35-40	40	Total
16-18													
18-20		1	2	4									7
20-22			2	5	1								8
22-24		1		3	1	2							7
24-26			1		1	1							3
26-28			1	1									2
28-30			1		1								2
30-35								1					1
35-40													
40-45													
over45													
Total		2	7	13	4	3		1					30

Many of the clerks with miscellaneous duties operate adding machines part of the day, though only a few who work in the proof, statement, and transit departments are specifically described as adding machine operators. From the wage and age of the workers thus engaged, this is one of the beginning routine jobs in a bank which has to be done mechanically and is only valuable for the amount of work accomplished and the speed and accuracy with which it is done. The youth of the majority of the workers indicates also that this is one of the kinds of work done six months and a year after entering the bank. The adding machine is used as an adjunct to the work in all departments.

TABLE C

Classification of Work by Wage and Age. Women Employed on *Adding Machines.*

Age	under	Weekly Wage									over	
	8 00	8-10	10-12	12-14	14-16	16-18	18-20	20-25	25-30	30-35	35-40	40	Total
16-18			1										1
18-20		3	13	4	1								21
20-22		1	14	3	2								20
22-24			6	4									10
24-26			3	1									4
26-28			2										2
28-30													
30-35			1	1									2
35-40													
40-45													
over45													
Total		4	40	13	3								60

Operation of the following machines gives employment in banks to very few women, as indicated by the table below:

	No.	Age.	Wage.
Multigraph operators	2	16-20	$10-12
	1	26-28	14-16
Printer	1	26-28	14-16
Addressograph operators	2	16-18	8-10
			12-14
Comptometer operators	2	20-22	16-18
		24-26	18-20

Twelve telephone operators are employed in five of the down-town banks, at the following ages and weekly wage:

TABLE D

Classification of Work by Wage and Age. Women Employed as *Telephone Operators.*

Age	Weekly Wage									over	
	10-12	12-14	14-16	16-18	18-20	20-25	25-30	30-35	35-40	40	Total
16-18											
18-20	1										1
20-22	1	1									2
22-24	1										1
24-26			1								1
26-28					1						1
28-30				1		1	1				3
30-35				1			1				2
35-40				1							1
40-45											
over45											
Totals	3	1	1	3	1	1	2				12

In some positions a switchboard operator has a confidential and highly responsible relation to the business. She receives and sends telegrams involving most important matters, is the representative of the bank with the public and has duties most comparable to those of confidential secretary. She must know the kind of work carried on in all departments of the bank in order to refer calls to the proper authority, thus giving service to the public and conserving the time of bank officials. For such services she should be correspondingly remunerated.

Section 3. Specialized and Mechanical Work.

Though the table of wage and age of bookkeepers does not show much opportunity for large increase in salary in this particular field, yet the training and experience gained here is valuable for promotion as has been indicated. Some banks have a bookkeeping department where items from the statement, transit, exchange and other departments are posted on machines; others use bookkeeping machines in the statement, transit, and audit departments.

TABLE E

Classification of Work by Wage and Age. Women Employed as *Bookkeepers.*

Age	Weekly Wage										over		
	8-10	10-12	12-14	14-16	16-18	18-20	20-25	25-30	30-35	35-40	40		Total
16-18	1	1											2
18-20		7	3	3									11
20-22	1	2	5	3	3								14
22-24			3	1	1	2							7
24-26		2	6	3	1	1							13
26-28			3	1	4	1	1						10
28-30				1	1	1	1						4
30-35			1		1		1						3
35-40			2	1									3
40-45											$50		1
over45													
Totals	2	12	23	11	11	5	3				1		68

Eight of the above, of the following wage and age, are doing *ledger work*:

No.	Age.	Weekly Wage.
1	18-20	$10-12
1	20-22	10-12
1	24-26	16-18
2	24-26	14-16
1	24-26	12-14
2	26-28	12-14

Four women not included in the general tables for bookkeepers and stenographers are doing *combination bookkeeping and stenography*:

No.	Age.	Weekly Wage.
1	20-22	$12-14
1	22-24	12-14
1	30-35	25-30
1	30-35	14-16

The work of one woman between the ages of 24 and 26 is described as *accounting,* she receiving $18-20 a week. Two women are doing *auditing,* one 24-26, at $16-18 a week, and the other, 40-45 at $22-24 a week. One billing clerk, 20-22, receives $16-18 a week. Many of the clerks in banks do work such as *posting* and *listing,* which might be called elementary bookkeeping, in addition to other clerical duties. However, they are not designated by banks employing them as bookkeepers. As stated in the preceding description of bank work, *bookkeepers* obtain an excellent idea of the many sides of bank work, together with training in accuracy, speed and discrimination as to good and bad credit. They thus come into the line of promotion to assistant tellers.

Twice as many stenographers are employed as so-called bookkeepers. Twenty-two stenographers receive a weekly wage of $25 or more, while only one bookkeeper receives more than $25, she receiving a salary of $50 a week. Banks offer an attractive field to the stenographer of sufficient education and personality, if one gauge vocational opportunity solely by wage, since almost twenty-five per cent of the stenographers receive $25 a week or more, two under the age of twenty-six being in this group. Two over thirty, are employed as private secretaries, at a salary range of $25 to $35 a week. From the standpoint of the college graduate, who has taken a year of business training and then desires to enter banking work, the beginning wage would seem to be $16-18 a week. Her opportunity would lie usually along secretarial lines, though, by transfer, she might enter the line of promotion to teller, as described previously.

TABLE F

Classification of Work by Wage and Age. Women Employed as *Stenographers.*

Age	Weekly Wage										over	
	8-10	10-12	12-14	14-16	16-18	18-20	20-25	25-30	30-35	35-40	40	Total
16-18	1	2	2									4
18-20		4	9	2	2							17
20-22	1	2	2	5	5	2	2					20
22-24			2	1	4		8					15
24-26				1	1	4	7	1				14
26-28					3	3	5	2				13
28-30				1		3	5	2	1			12
30-35			1	2	3	5	11	7	2			31
35-40				1			4	1	1			7
40-45							1	1	1			3
over45							1	1		1		3
Totals	2	8	15	13	18	17	44	16	5	1		139

Section Four. Specialized Technical and Professional Work.

One woman employed as a combination *stenographer and teller* receives $25-$30 a week. Tellers, managers, and assistant managers of departments, represent so far the ultimate vocational opportunity of women in banks. One woman over forty, receives $60-65 a week as manager of a mortgage and interest department. Assistant managers receive $25.00 and more a week. Six large banks and eleven of the smaller banks employ women as tellers. Again, 25% of these receive $25 and more a week. Some teller positions are within departments and as such are open to younger women, of course at the smaller salaries. However, their line of promotion is quite clear to the better positions of larger responsibility and salary, where they come in contact with the public.

Classification of Work by Wage and Age. Women Employed as *Tellers.*

TABLE G

Age	Weekly Wage									over	
	10-12	12-14	14-16	16-18	18-20	20-25	25-30	30-35	35-40	40	Total
16-18											
18-20		2									2
20-22						2					2
22-24		2	4	2	1		1				10
24-26			1			2					3
26-28					1	3	1				5
28-30				1	1	2	2	2			8
30-35					3	3	2				8
35-40											
40-45								1			1
over 45							2				2
Total		4	5	3	6	12	8	3			41

The following Summary represents the Occupational Distribution of Women in Minneapolis Banks:

Kind of Work	*Number*
General Clerical Work	220
Specified Clerical Work	45
Typists	30
Adding Machine	60
Multigraph Operator	3
Printer	1
Addressograph	2
Comptometer	2
Telephone Operators	12
Bookkeeper	68
Bookkeeper and Stenographer	4
Accounting	1
Auditing	2
Bill Clerk	1
Stenographer	139
Private Secretary	2
Manager Department	1
Stenographer-Teller	1
Teller	41
	635

It is worth noting that, aside from the tellers, all of whom have had experience in operating at least an adding machine, 303 of the 635 are directly engaged in work on some kind of a machine which is concerned with the transfer and recording of money.

V

Replacement.

In the four months following our entry into the war several banks were forced to employ quite large groups of new women workers to take the specific positions left vacant by men who entered the service. Since that time, the normal increase of business, together with the additional activities connected with the Liberty Loans, has enlarged the working forces of the banks. Such new employees added were, of course, women. In some cases they actually entered a position which a man was leaving, in others, they did work for which formerly men had been employed, though the individual woman did not really take the place of an individual man.

The Industrial Survey of Women Employed Outside the Home tried to obtain special data in regard to women who replaced men, in addition to the occupational and social history requested in regard to every other woman employee. The following questions were asked:

Name and address of woman replacing man.
Name and address of man replaced.
If man is in Service, give branch.
Present wage per week of woman.
Wages paid man replaced.
Total hours per week of woman.
Total hours per week of man replaced.

Since the introduction of women into work formerly done by men had, in the case of banks, been taking place gradually for a year and a half at the time the above data was requested, it is obvious that such a specific record of that change could not be given. However, we have the following information in regard to replacements in certain departments just prior to July 15, 1918. Since entering workers usually do general clerical work in banks and since men leaving the banks in largest numbers are those of the younger ages in the draft, it is natural to find a larger record of replacements in this group than in the others.

Though the banks paid thirty-one women a total of $388 a week as against $368.41 paid twenty-eight men, whom they *replaced in Clerical work,* yet these men had probably been in the employ of the bank for from nine to fifteen months longer than the women replacing them. These girls received an average weekly wage of $12.51, while men had received an average wage of $16.73, both girls and men replaced working the same average weekly hours. In two cases girls receiving $11 a week did the work formerly done by one man at $20 a week. One man paid $25 a week was replaced by two girls paid $11 a week, and another receiving $24 was replaced by two girls paid each $13.75 a week.

On *bookkeeping work,* six girls at an average weekly wage of $13.29 have replaced five men previously employed at an average weekly wage of $20, a total weekly wage for women of $79.41 as compared with $100 for the five men. Two of these at $13.75 a week replaced one man at $25 a week. Five men averaged 46 hours a week, where the six girls replacing them average 48 hours a week, indicating greater speed and proficiency on the part of the men.

Six women *tellers* receiving a total of $128.75 or an individual average of $21.45 replaced six men who had been paid a weekly total of $157.83, an individual average of $26.30. Here again, the period of experience in bank work had been shorter for the women than for the men. Judging from the present weekly wage of experienced women tellers, there is still opportunity for advancement for this group of tellers who have just replaced men.

VI

Professional Opportunities in Banks.

As has been described, the largest amount of replacement of men by women in any line of business in this city occurred in the banks. So here one may expect the largest amount of group adjustment. To date as many as sixteen men have returned to their old positions in a single bank, who will do the work done by thirty or more women, yet the number of women who have been released is still small. Women have proved their value as bank employees and the normal expansion of business is absorbing a larger force of employees. Eliminating the positions of directors or officers in banks which are only open to men, although there is one woman bank director in the city, vocational opportunities in a bank may reasonably be discussed from the personal standpoint of qualifications, training, and experience.

In general, three types of workers have been employed in banks. Many men having *no specialized business preference,* with *some ability along mathematical lines* and *some interest in handling money,* have entered banks as messengers and progressed steadily through the work of the various departments until, by virtue of years of experience, perseverance, and accuracy, they arrive at positions of certain responsibility. Such have always been assured of a salary sufficient to maintain an average sized family according to ordinary standards of living as the banks believe that family responsibility to a certain extent increases the dependability of their employees. To those, banking is a business, not a profession. Others, entering at the same time in the same kind of work, *having energy, intelligence, a "sense" for figures, an interest in handling varieties of money,* and that quality of curiosity which led them to question the why's and wherefore's of combinations of money and kinds of business passing through their hands, though advancing through the same routine, yet developed a technique and judgment by such unconscious analysis of their work that they become valuable for executive positions of responsibility involving financial transactions of large size.

Again, many *boys* have entered banks, remaining there for two or three years, and then have gone into some special kind of business which interested them, after having obtained an excellent general business education.

Banks hold forth to women the same opportunity, depending practically to the same degree upon their education, application, and innate

ability. The *physical qualifications* for workers in a bank seem to be the ability to do mental work through long periods of physical inaction, and to resist the strain of intense concentration and speed in mental and mechanical operations, such as sorting, counting, filing, and operating machines.

At least a general *high school education* is necessary for the majority of workers in a bank in order that they and their employers may profit from their experience. The banks do not seek commercial course graduates, though the ability to operate an adding machine or typewriter may more greatly facilitate the advancement of girls. *Accuracy in figures, good penmanship, energy,* and *initiative* are essential to a girl desiring either promotion within a bank or the opportunity for a business education and training before transferring to some other specialized line.

Except for stenographers seeking secretarial positions, a girl with no previous working experience, an interest in figures and money transactions, would seem to enter banking more auspiciously if she had acquired facility in operating an adding machine. These are used in almost every department in the bank, from proof to audit, tellers even operating them frequently in their daily work. Girls with speed and dexterity in the operation of these machines, with some instruction in elements of accountancy and banking practice which is usually given them in the banking school, advance much more rapidly to work on the bookkeeping machines which is not open to inexperienced operators. From these the line of promotion is clear to teller positions in various departments where one uses both adding and bookkeeping machines and must have a clear knowledge of the general work of the bank.

As indicated previously, in the bookkeeping department experience with all kinds of bank business is obtained, and girls with ability to meet the public, and organize, supervise, and check the work of others, are soon recognized by promotion in position and salary.

An adding machine operator, age twenty-two, receiving $70 a month in July, 1918, was promoted three months later to assistant management of one of the entering departments at $85 a month. Another girl, a college graduate of the age of twenty-four, who August 1 was sorting mail, at a weekly wage of $13.75, in October had been promoted to a position of teller at a salary of $22.50 a week.

The first was an excellent operator with initiative and the ability to organize and direct the work of others. The second had, in her former position, learned the kind of work done in every department in the bank, the forms for listing various kinds of accounts and the listing, proving, and checking of items, and the handling of checks and drafts—all excellent training for the work of teller.

Examples of such rapid promotion are to some degree exceptional, yet they indicate that even in a large departmental organization with complicated clerical detail, initiative, intelligence, ability, and service are certain to receive recognition.

The *qualifications* for a worker in a bank are, in general, a high school education, mathematical ability, legible penmanship, alertness, general adaptability and excellent character.

The *conditions of employment* are for the majority of the women workers excellent. In a few of the smaller banks, as well as one or two of the larger, sanitary conditions cannot be reported as entirely "good." In some departments of large banks, girls have worked in small, crowded rooms with artificial light and poor ventilation. These conditions are not irremediable nor unrecognized by the officials of the banks who have passed through such strenuous periods of readjustments and pressure of work in the past year. In some cases at the end of the month girls have worked evenings to complete the necessary work. This has almost entirely been eliminated. The general appearances of banking quarters, the personnel of the force, the patronage, the kind of work, and mechanical equipment provided for the use of the workers are all of the highest quality.

The *opportunities* open to women for promotion to positions of responsibility and remuneration have been described. Women seeking permanent employment and a professional career may, with the same ability and qualifications, expect the same rewards in promotion and salary as men. These come more slowly in normal than in war times and girls desiring promotion to responsible positions must expect to spend two to four years mastering the detailed routine and acquiring the requisite proficiency in speed and accuracy. From the standpoint of environment, training, and salary, no better opportunity exists in this city in high grade commercial firms employing forces of more than a hundred workers each.

Aside from the *training* received through the actual performance of work connected with a specific job, women employees of the large banks participate in the training courses offered under the auspices of the American Institute of Banking. Training in business methods and banking practice obtained through such employment could well be capitalized by women who wished, after a period, to transfer to some commercial line employing smaller numbers but offering larger remuneration and greater scope for individual initiative and executive ability.

14 DAY USE
RETURN TO DESK FROM WHICH BORROWED

LOAN DEPT.

This book is due on the last date stamped below, or on the date to which renewed.
Renewed books are subject to immediate recall.

10Jn'32TAW

REC'D LD
JAN 3 1962

AUG 7 1982
RET'D JUL 15 1982

LD 21A–50*m*-8,'61
(C1795s10)476B

General Library
University of California
Berkeley

PRINTED BY THE INLAND PRESS, MINNEAPOLIS

593293
HD6073
B82U68
UNIVERSITY OF CALIFORNIA LIBRARY